



# 2023

## ***BENEFITS ORIENTATION***



**LOCAL EDUCATION**



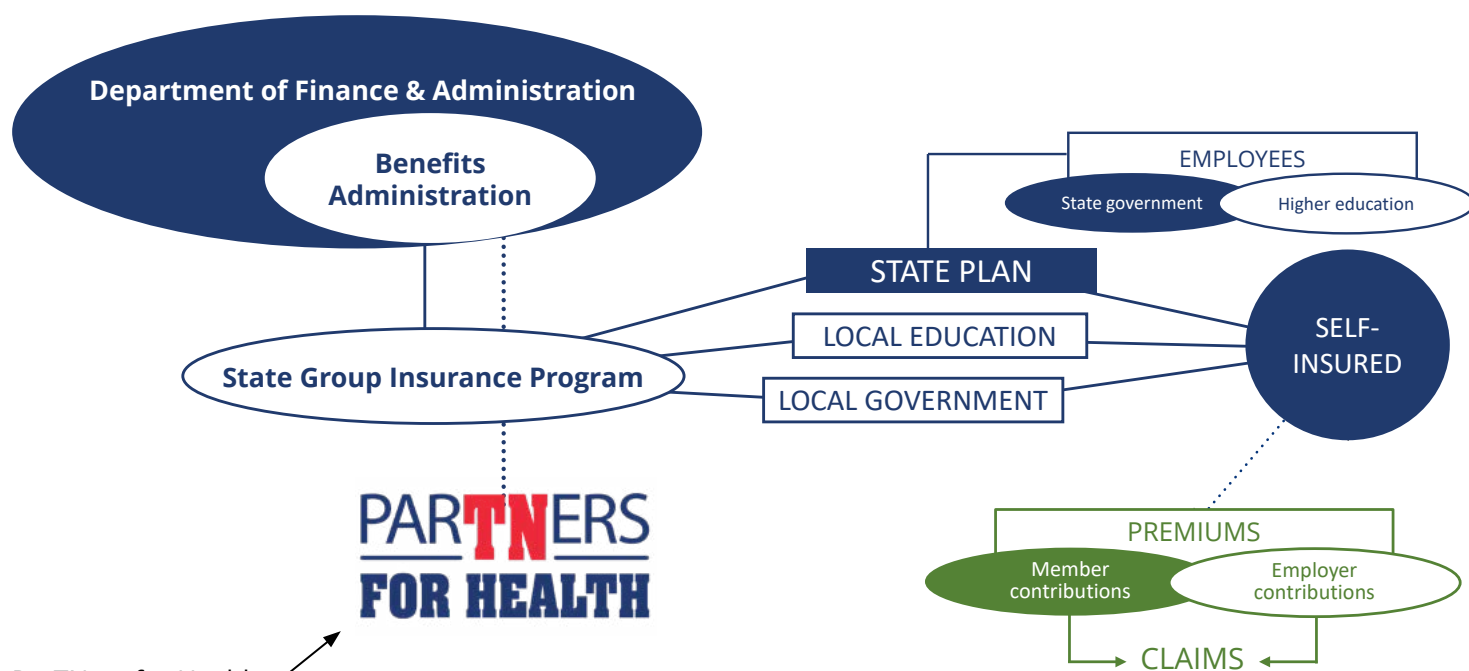


# ParTNers for Health Overview

## About the plan

Benefits Administration, within the Department of Finance & Administration, manages the State Group Insurance Program.

The state pays about 80% of the medical insurance monthly premium for state employees and dependents. This covers medical, behavioral health and pharmacy services.

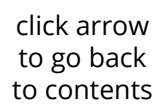


ParTNers for Health is the official logo and website name for Benefits Administration.



# Contents

## I. Medical Options







# Medical Options



**2023 Health Premiums**



**Health Comparison Chart**

## Pharmacy Benefits

All employees enrolled in medical coverage have pharmacy benefits. The health plan you choose determines your out-of-pocket prescription costs.

### How much you pay depends on:

1. Drug tier
2. Drug quantity
3. Where you get your drugs

## Behavioral Health – administered by Optum

**All health plans** include access to outpatient and facility-based behavioral health and substance use disorder services.

There is not a separate premium, deductible or max-out-of-pocket for behavioral health benefits.

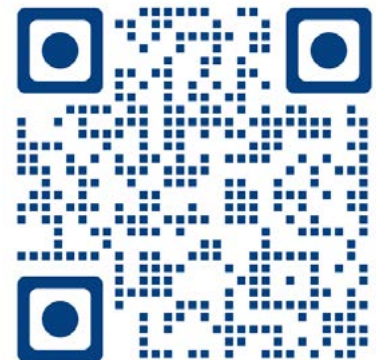
**Talkspace** – talk with a therapist via:

text | audio | video

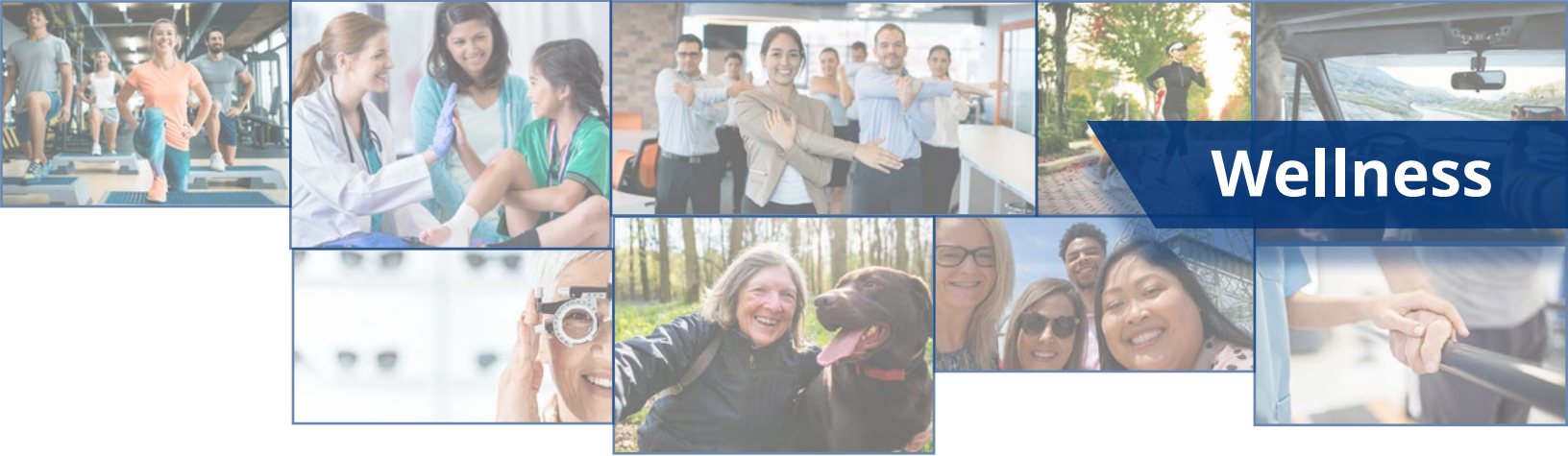


**Sanvello** – on-demand mobile app to help with:

stress | anxiety | depression



**Behavioral Telehealth page**



# Wellness

## Wellness

**ActiveHealth** Management is our **wellness** vendor, and they can **help you** achieve your health **goals**.

Your wellness program includes:

- A health assessment
- One-on-one coaching and group coaching
- Support for chronic conditions such as asthma, diabetes, COPD
- Web portal and mobile app with access to many other online resources

Employees **must be enrolled** in the health plan to **have access** to the ActiveHealth web portal and mobile app.

## Employee Discount Program



- Exclusive discounts from your favorite **brands**
- **30,000** national and local offers
- Designed for your **device** of choice

## Employee Assistance Program

Specialists available **24/7** at 855-Here4TN

**Employee Assistance Program** offers help with stress, legal, financial and work-life services

Five **no-cost** counseling sessions per problem, per year, per individual

Check out [here4tn.com](http://here4tn.com) for more info.

Family issues

Dealing with addiction

Child and elder care

*EAP services are available to those enrolled in medical insurance. Benefits-eligible dependents of enrolled employees are eligible even if they are not enrolled in medical insurance.*





# Enrolling in Coverage

## Enrolling in Coverage

- Employee Self Service or Benefit e-Form

**Enrollment must be completed and submitted to BA within 30 calendar days** of your hire date or date of becoming eligible.

The 30 days includes the hire date or other date you become eligible.

## Dependent Documentation

**Spouse** Marriage license + bank statement/mortgage statement/credit card statement/residential lease agreement/property tax statement/first page of most recent federal tax return filed showing "married filing jointly"

### Child(ren)

Biological	Birth certificate	Adopted	Court order
<b>Step</b> Verification of marriage between employee and spouse <b>and</b> birth certificate of child showing the relationship to the spouse			



## Enrollment Deadlines

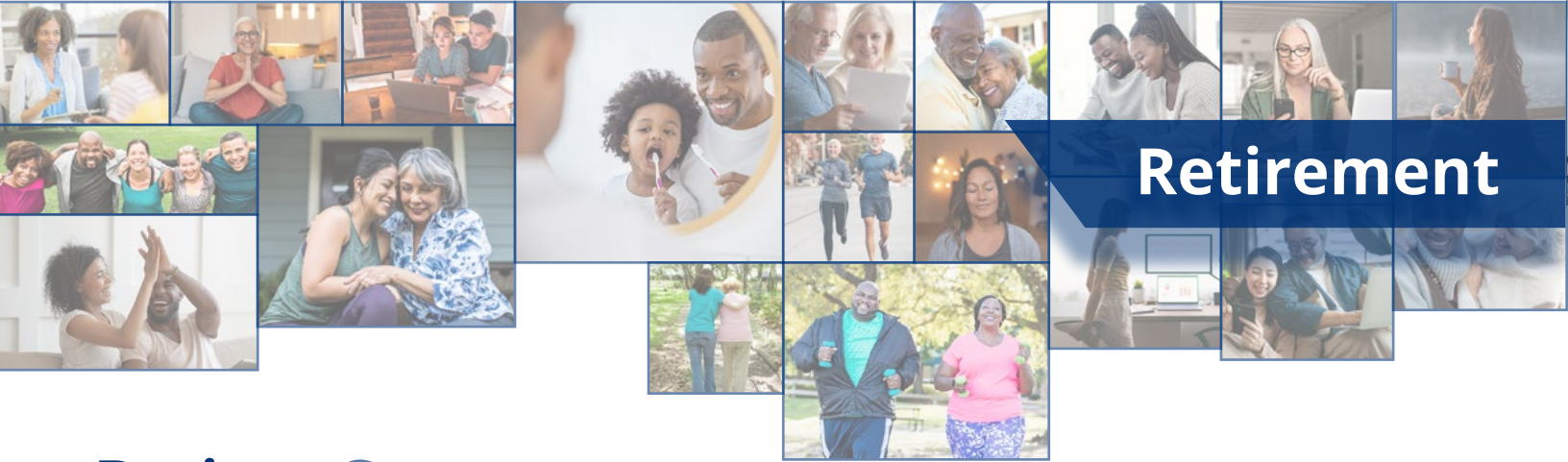
### NEW HIRES:

Enrollment must be completed and submitted to BA within **30** calendar days of your hire date or date of becoming eligible. The 30 days includes the hire date or other date you become eligible.

***Enroll as quickly as possible to avoid the possibility of double premium payroll deductions***

### ANNUAL ENROLLMENT:

Gives you a chance to enroll or make changes to your existing coverage, like increasing or decreasing voluntary term life insurance, transferring between health, dental, disability and vision options and cancelling insurance.



# Retirement

## Retiree Group Health Insurance Eligibility

- Be a **Tennessee Consolidated Retirement System** member
- Have a hire date prior to **July 1, 2015**
- Be under 65 years old
- Complete the **Continue Insurance at Retirement** application

### Dependents

- Be under 26 years old & Submit all **dependent verification** documents



## Creditable Service Criteria

Based on continuous insurance coverage **with the state plan** – immediately before end of employment.

Creditable service with a state, higher education or local education agency\* may be combined.

Local government creditable service cannot be combined with other service.

*\*Must be an agency participating with the state group insurance program.*

## The Tennessee Plan

- Supplemental medical insurance for **retirees with Medicare**.
- **UMR** administers The Tennessee Plan's claims.
- Retirees **must** have a hire date prior to **July 1, 2015** with a qualifying employer **and** receive a monthly TCRS pension.
- The Tennessee Plan will **NOT** pay claims if a **Medicare Advantage** plan is taken.
- Prescription drugs are NOT covered.

## Retiree Dental & Vision Eligibility

### Dental

Must receive a monthly TCRS pension to enroll in retiree dental plan.

Retirees can keep dental insurance past the age of 65 for themselves and spouse.

### Vision

Must be enrolled on the retiree group health plan **AND** retiree must receive a monthly TCRS pension.

*For more information visit [tn.gov/partnersforhealth/publications/publications](http://tn.gov/partnersforhealth/publications/publications)*





# Resources

## ✓ We're here to help



**800-253-9981**



**benefits.info@tn.gov**



**tn.gov/partnersforhealth**

## Online Resources



## For Retirement



**800-253-9981** ← Select **Option 2** to speak with a retirement analyst



**retirement.insurance@tn.gov**



**tn.gov/partnersforhealth/continuing-insurance-at-retirement**

